Newport News Employees' Retirement Fund Newsletter

BETWEEN THE LINES

CITY EDITION - RETIREES WITH HUMANA



Benefits 2015 Open Enrollment November 1 - 30, 2014

SCHEDULE OF MEETINGS

| Day | Date | Location | Time |
|-----------|-------------|--|---|
| Wednesday | November 12 | Brittingham-Midtown Recreation 570 McLawhorne Drive Newport News, VA 23601 | 9:30 AM to 11:30 AM 1:30 PM to 3:30 PM |
| Thursday | November 13 | City Hall Council Chambers 2400 Washington Avenue | 10:00 AM to 12:00 PM |

Humana Highlights

The City of Newport News' Humana health plan offers the same level of coverage in or out of network. If the provider accepts Medicare assignment and they are willing to bill Humana, then your coverage on both is the same. If a provider leaves the Humana network, members should not experience any changes in service. If you should receive notification that your provider no longer accepts Humana, please call the Humana customer service at 1-866-396-8810.

POST - 65 PREMIUMS*

| Humana Medicare Employer Plan* | Monthly Premium | City Pays | Retiree Pays |
|--------------------------------|-----------------|-----------|--------------|
| Per Member | \$299.30 | \$210.30 | \$89.00 |

^{*}The retiree premiums published are for qualified retirees who receive 100% of the city's contribution.

Prescription Drug Changes

Medicare has changed the pharmacy plan regarding the donut hole cost-sharing and out-of-pocket amounts for the 2015 year. Below is a chart comparison to show the changes implemented.

| | 2014 | 2015 |
|--|---|--|
| 30 Day Standard Retail Cost Sharing from Catastrophic to Unlimited | Greater of \$2.55 for generic/multiple source drugs (\$6.35 for all others) or 5% coinsurance | Greater of \$2.65 for generic/multiple source drugs (\$6.60 for all others) or 5% coinsurance (\$40 maximum out- of-pocket per prescription) |
| Out-of-Pocket that triggers Catastrophic | \$4,550 | \$4,700 |

stPlease note the copayments on the pharmacy plan have not changed so the benefits remain the same.st

Delta Dental

Delta Dental remains the provider for retirees' dental insurance. The dental plan is the Delta Dental PPO plus Premier. You can locate participating dentists by visiting Delta Dental's website at www.dentaldentalva.com or calling 1-800-237-6060.

Retiree Dental Premiums*

| Dental Premiums | Monthly Premium | City Pays | Retiree Pays |
|-----------------|-----------------|-----------|--------------|
| Single | \$27.00 | \$20.00 | \$7.00 |
| Single + 1 | \$49.00 | \$36.36 | \$13.00 |
| Family | \$85.00 | \$63.00 | \$22.00 |

^{*}The retiree premiums published are for qualified retirees who receive 100% of the city's contribution.

Extra Dental Benefits:

- Periodontal Cleanings 2 per benefit year in addition to regular cleanings
- ♦ Sealants to age 16 once every 5 years
- ♦ Fluoride Treatments to age 19 2 per benefit year
- Crowns and Prosthodontics every 7 years
- ♦ Full-Mouth and Panoramic X-rays every 5 years

Retiree Vision Premiums

| Vision Premiums | Monthly Premium | City Pays | Retiree Pays |
|-----------------|-----------------|-----------|--------------|
| Single | \$8.80 | \$0 | \$8.80 |
| Single + 1 | \$13.80 | \$0 | \$13.80 |
| Family | \$23.80 | \$0 | \$23.80 |

Vision Open Enrollment November 2014

November 2014 is open enrollment for Retirees who wish to enroll or make changes to their existing membership. Once an election is made, you may not change and/or terminate until open enrollment in two years. In order to access vision care benefits, simply contact your VSP participating doctor to make an appointment. Identify yourself as a VSP patient. Your Social Security Number is your VSP identification number. The VSP participating doctor will obtain the necessary authorization. Retirees that currently have vision and wish to keep the coverage **do not** have to do anything. Retirees who would like to enroll or terminate in VSP are required to complete the necessary forms during open enrollment.

The City of Newport News' vision plan offers the following:

- ♦one well/vision eye exam every 12 months
- ♦Frames every 24 months
- ♦Lenses every 24 months

Your vision benefits are offered through Vision Service Plan (VSP). Members who register online will receive EnVision Newsletters that give you news about your plan as well as special offers and contests to win merchandise. To find out more information about the plan offered you may visit their website at http://vsp.com or call their Customer Service line at 1-800-877-7195. Retirees who wish to either add vision coverage to their benefits or terminate coverage may either download the enrollment form at http://www.nngov.com/finance/retirement/Retirement or contact the Benefits office at 757-926-3929.





Board of Trustees' Mission Statement

To administer the fund for the exclusive benefit of participating members emphasizing quality service, responsible benefits administration, financial integrity and growth of assets through risk management and sound actuarial policies.





Silver Sneakers is for everyone!

Humana members have free fitness benefits through their Silver Sneakers program. Whether you are able to go to the fitness center or stay at home. Humana has a wellness program for you! Here is how you enroll:

Go to **silversneakers.com/member** and select "Click Here" under "Ready to Start?" Follow the instructions on the page.

Please have your Humana ID card when you register. If you do not have a computer, you may call 1-888-423-4632 to register Monday - Friday, 8 am to 8 pm Eastern Time.

Open Enrollment Wellness Centers

November is open enrollment for fitness center memberships. We are pleased to offer you a choice of three wellness programs; OneLife Fitness, Riverside Wellness & Fitness Center and the Peninsula Metropolitan YMCA. Retirees may make an election to join one of the facilities. Membership is open to retirees and spouses for OneLife and Riverside. You may enroll spouses and children at the YMCA.



One Life Fitness (formerly Gold's Gym)

815 Middle Ground Boulevard (Main Location) Newport News, VA 23606

(757) 599-1888

\$27 - Single Membership

\$52 - Single + Spouse



7827 Warwick Boulevard (Main Location)

Newport News, VA 23607

(757) 245-0047

\$30 - Single Membership

\$50 - Single + Spouse

\$53 - One Adult + children

\$58 - Family

\$63 - Single Community

\$91 - Family Community



☑ Riverside Wellness & Fitness Center

12560 Jefferson Avenue Newport News, VA 23602 (757) 875-7525

\$27 - Single

\$52 - Single + Spouse

Please call the main locations listed to register and find out other participating locations.

HOLIDAY CLOSING

Holiday Closings: Tuesday, November 11 (all day)
Thursday & Friday, November 27 - 28 (all day)
Thursday, December 24 (1 - 4 pm)
Friday, December 25 (all day)
Thursday, January 1 (all day)

Newport News Employees' Retirement Fund Benefits Office 2400 Washington Avenue Newport News, VA 23607

Staff

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> Janice Jones Benefits Coordinator

> Micah Chavers Benefits Coordinator

Melanie Lowe Payroll Coordinator For Retiree payroll questions only call (757) 926-8546

Contacting NNERF

Write Us

Address all correspondence to: Newport News Employees' Retirement Fund 2400 Washington Avenue Newport News, VA 23607

Phone Us

Contact the office by phone at: (757) 926-3929

Fax Us

Transmit documents via fax at: (757) 926-3548

Visit Us

2400 Washington Avenue City Hall Building - 7th Floor or http://www.nngov.com/finance/retirement/Retirement

RETIREMENT REMINDERS

- ♦ Please make sure that any address changes and beneficiary forms have been updated with the City of Newport News Retirement Office. All notifications and changes must be submitted in writing. Failure to notify us of an address change may result in you not receiving important information (including 1099-R statements).
- ♦ Your IRS Form 1099-R will be postmarked no later than January 31, 2015. Please store in a safe and secure place. Copies of your 1099-R are available for a \$5.00 fee.